Application number: 09/923,311   **Art Unit:** 3624
Applicant: Khai Hee Kwan   **Examiner:** Alain L Bashore.
Title: A computer network method for conducting payment over a
network by debiting and crediting utilities accounts

Appendix 2

CLEAN VERSION

Without conceding the validity of the examiner's arguments and to expedite prosecution
of the application, the claims are hereby amended as below and we respectfully seek the
examiner's permission to add the following amendments. This version has no underline
or brackets after the claim number as per Action letter 10 Jan 2005. Claims which have
been cancelled are not shown.

1. A computer network method for conducting fund transfer over at least one network by

crediting and debiting utility accounts comprising steps for:

providing at least a centralized payment processor linked to the network;

extending at least one utility service provider's main processor for establishing sub

accounts for both payer and/or payee on the provider's main processor having

corresponding account identifiers to their main utility accounts ;

receiving a request for a payment amount from an identifiable payer for an identifiable

payee;

confirming said request and verifying payer's sub account identifier, authorization data

and payee's sub account identifier linked to at least one utility account;

if approved, crediting payee's utility account and debiting payer's utility account

respectively with the said approved payment amount; and

wherein said utility account is not a mobile phone account.

2. A method according to claim 1 wherein the payment amount can be in the form of

monetary units or utility units.

Application number: 09/923,311   **Art Unit:** 3624
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3. A method according to claim 1 whereinsaid utility account includes netting amount received against actual utility charges.

4. A method according to claim 1 wherein utility account is prepaid or postpaid.

5. A method according to claim 1 wherein confirming said request is over a second network .

6. A method according to claim 1 wherein the payment transaction is initiated at a point of sale by payer by connecting to the internet using internet protocol or wireless application protocol.

16. A method according to claim 1 including, in the payment processor, maintaining a database of payers' utility accounts and a list of utility accounts for participating payees with links to each transaction, an unique identifier for the purposes of reconciliation and profiling of users.

18. A payment system using utility accounts for fund transfer implementing the method of claim 1.

Page 33 of 35

Application number: 09/923,311   **Art Unit:** 3624
Applicant: Khai Hee Kwan   **Examiner:** Alain L Bashore.
Title: A computer network method for conducting payment over a
network by debiting and crediting utilities accounts

19. A payment system using utility accounts for fund transfer implementing the method

of claim 2.

20. A payment system using utility accounts for fund transfer implementing the method

of claim 3.

21. A payment system using utility accounts for fund transfer implementing the method

of claim 4.

22. A payment system using utility accounts for fund transfer implementing the method

of claim 5.

23. A payment system using utility accounts for fund transfer implementing the method

of claim 6.

24. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 1.

25. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 2.

Application number: 09/923,311   **Art Unit:** 3624
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26. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 3.

27. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 4.

28. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 5.

29. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 6.

30. Computer executable software code stored on a computer readable storage medium

implementing the method of Claim 16.

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